

# Exciting financial times with Barclays new FT-SE based Bond

minimum return of 30% gross  
potential return of 100% gross  
(over the term)

Keep time with the performance of  
Britain's top 100 companies, with  
security for your capital.

Offshore  
Guaranteed  
Equity Savings  
Bond

- Reflects the performance of FT-SE 100 Index
- Fixed minimum return of 30% gross
- Term is five years from 1st November 1996
- No fees
- Invest from £5,000 to £1 million
- Limited issue - available only until 14th October 1996 or earlier if fully subscribed. Subject to withdrawal without notice.

Your investment will earn interest at an annual rate of 4.75% gross† (fixed) from the day your funds are cleared until the Bond starts: the earlier you apply, the greater will be the sum invested in the Bond.

It's the eleventh hour,  
hurry ... join the rush!



Complete and return the coupon alongside requesting full details and an application form, or telephone our dealers now on +44 1624 682266.

PERSONAL  
BANKING  
International

Barclays Finance Company (Isle of Man) Limited  
PO Box 9, Barclays House, Victoria Street, Douglas,  
Isle of Man IM99 1AJ

Please send further details on the Offshore Guaranteed Equity Savings Bond

NAME Mr/Mrs/Miss/Ms

ADDRESS

COUNTRY

POSTCODE

TELEPHONE

GW 14 9 96

If you would prefer to receive information about this Bond  
provided through our other centres please tick the appropriate box:

GUERNSEY  JERSEY

Barclays Finance Company (Isle of Man) Limited is registered with the Isle of Man Financial Supervision Commission for Banking Business and has paid-up capital and reserves exceeding £15.8m. Latest audited accounts are available on request. Barclays Finance Company (Isle of Man) Limited is registered in Douglas, Isle of Man. Reg. No. 5619. Reg. Office: PO Box 9, Barclays House, Victoria Street, Douglas, Isle of Man. Barclays Finance Company (Isle of Man) Limited have their principal place of business in Douglas, Isle of Man.

† Interest rate is the interest rate paid without the deduction of tax. Individuals should check their own tax situation as there may be a potential liability.

An investment in the Offshore Guaranteed Equity Savings Bond is a form of deposit with Barclays Finance Company (Isle of Man) Limited and therefore the value of capital does not fluctuate. Please note the use of the word "Guaranteed" in the name of this issue refers only to the obligation of Barclays Finance Company (Isle of Man) Limited to repay your capital in full and a minimum return of 30% at the maturity of the Bond. The issue is not guaranteed by any party.

Deposits made with the Isle of Man offices of Barclays Finance Company (Isle of Man) Limited in the Isle of Man are covered by the Depositors Compensation Scheme contained in the Isle of Man Banking Business (Compensation of Depositors) Regulations 1991. Each depositor's sterling deposits, or the sterling equivalent of foreign currency deposits, are protected as to 75% of the limit £30,000 up to a maximum of £15,000 subject to those conditions set out in the Compensation of Depositors Regulation 1991. Separate deposits in the same ownership will be aggregated for compensation purposes. The Depositors Compensation Scheme is managed on behalf of the Isle of Man Government by the Financial Supervision Commission.

# The Guardian

Vol 155, No 12  
Week ending September 22, 1996

## Switzerland agrees to gold inquiry

Richard Norton-Taylor

THE Swiss government this week responded to growing international pressure by agreeing to an official inquiry into the whereabouts of Nazi gold and Jewish assets deposited in Swiss bank accounts.

It backed a bill that would set up a commission of historians, lawyers, and financial experts to penetrate the country's bank secrecy laws. "The investigation will cover the lost or stolen assets of victims of National Socialism (Nazism) as well as Nazi assets brought into Switzerland," a cabinet statement said.

Flavio Cotti, the Swiss foreign minister — who was due to meet the UK Foreign Secretary, Malcolm Rifkind, in Zurich on Wednesday — said Switzerland was prepared to investigate what he called "this chapter in its recent history".

He added that the Swiss authorities had already "dealt intensively with the issue of assets of Nazi victims" — a reference to a 1946 agreement between Switzerland, Britain, France and the United States.

The British Foreign Office last week published a report showing that the Allies received only \$58 million — just 12 per cent of the total amount of looted Nazi gold estimated to have been deposited in Swiss banks. The Foreign Office report suggested that Nazi gold worth nearly \$6 billion at today's prices was deposited in Swiss banks.

Greville Janner, British Labour MP and chairman of the Holocaust Educational Trust, who met Robert Reich, chargé d'affaires at the Swiss embassy in London on Monday, said it seemed that "the glacier of immorality is starting to melt through the heat of international pressure". Mr Janner asked the Swiss government to set up an agency to help survivors of the Holocaust trace their assets.

A group of relatives of Auschwitz victims gathered outside the Swiss embassy during the meeting.

An international committee, headed by Paul Volcker, former chairman of the US Federal Reserve, is separately investigating dormant accounts belonging to Jewish victims of the Holocaust.

Newly released US documents include 1944 intelligence intercepts suggesting that Swiss banks "gave tremendous assistance to the enemy" in operations dictated "solely by the profit motive of Swiss banks".

Comment, page 12



Apprehensive Bosnian Muslims queue to vote at the weekend in Mornje, near Tuzla. President Izetbegovic may lose out through Serb manipulation of the vote

## Hardliners battle it out in Bosnia's historic election

Julian Borger in Sarajevo

BOSNIA'S first elections after a 48-month war seemed set on Tuesday to hand victory to communal hardliners — leaving rival moderates far behind.

In vote counting for the top job in a joint Bosnian presidency, hardline Serb nationalist Momcilo Krajcinik was making big gains on the Muslim president, Alija Izetbegovic, according to unofficial election tallies.

As internationally supervised counting continued into Tuesday, there were clear signs that Mr Izetbegovic's electoral advantage as head of Bosnia's Muslim majority had been significantly eroded by the combination of a fairly low Muslim turnout, a large number of spoilt ballots and the successful manipulation of the Serb electorate by its separatist leadership.

Most observers believe that Mr Izetbegovic's party, the SDA, would refuse to accept Mr Krajcinik, the leading Bosnian Serb candidate, in the role of chairman of the three-man presidency. The SDA accuses Mr Krajcinik of masterminding ethnic cleansing. Under present rules, Mr Krajcinik would become Bosnia's leader for two years.

The SDA has already prepared the ground for a boycott of the results by a polling day announcement that it considered the vote on Serb territory invalid because of alleged widespread irregularities. SDA non-cooperation would trigger a post-election crisis, setting back the timetable for creating power-sharing institutions on the back of the poll.

The chief election monitor, Ed van Thijn, said on Monday that vot-

ing had been conducted properly in 97 per cent of polling stations and there were no major irregularities. But he expressed concern about the secessionist rhetoric used during the campaign and recommended that certification of the elections should be withheld until the Bosnian Serb leadership renounced its separatist aspirations.

The Washington-based International Crisis Group, which is helping to monitor the elections, called the conduct of the vote into question, accusing Serb authorities of herding Bosnian Serb refugees in Yugoslavia over the border to vote in Bosnia, on pain of losing their refugee status.

The ICG added: "Against this background of adverse conditions, electoral engineering and disenfranchisement, these elections cannot be described as free, fair or democratic."

About 1.4 million Muslims were eligible to vote, compared with 900,000 Serbs. But only about a million Muslims were in a position to vote for Mr Izetbegovic or other Muslim candidates. The remaining 400,000 were registered in the "Republika Srpska" (the 49 per cent of Bosnia under Serb control), and so — under the electoral rules — could only vote for a Serb.

Major Simon Heselock, an I-for spokesman, said only 20,000 mainly-Muslim voters had crossed the line to vote in their pre-war districts in Serb areas — about 13 per cent of those estimated to be eligible.

A United Nations official said that while the turnout among Muslims was thought to have been 60 per cent, the Bosnian Serbs had been

more regimented. Serb turnout was estimated as 70 per cent.

Another damaging factor for Mr Izetbegovic was the high incidence of spoilt ballot papers in the Muslim-Croat federation. The federation ballot paper presented lists of both Muslim and Croat candidates. Election monitors said "large numbers" of voters had ticked candidates in both lists, spoiling the ballot.

"You take all these factors altogether, and I would say Izetbegovic is in trouble," said a veteran UN observer.

With 38 of 109 municipalities reporting, Mr Izetbegovic had 185,368 votes to 121,391 for Mr Krajcinik, the Organisation for Security and Co-operation in Europe said.

On Sunday Western governments and Nato commanders welcomed the peaceful conduct of the historic elections, but even as vote-counting got under way, controversy broke out over the fairness of the poll and the validity of the results.

President Clinton praised the election, but said the task of building democracy was not finished and that the US would do its part to help. "Our commitment to Bosnia does not end with these elections," he said.

Richard Holbrooke, the US diplomat who brokered last year's Dayton peace accord, announced that the US would lead a post-election diplomatic effort to maintain the path to peace, including a meeting in Paris this month between President Izetbegovic and Serbia's president, Slobodan Milosevic.

Comment, page 12  
Washington Post, page 16

## Canada hits back at US law on Cuba

David Crary in Toronto

IN A swipe at American trade policy, the Canadian government introduced a bill this week to blunt the effects of United States legislation aimed at punishing foreign companies active in Cuba.

Expected to win easy passage in parliament, the bill takes direct aim at the Helms-Burton act passed by the US Congress earlier this year and signed into law by President Clinton.

Under Helms-Burton, lawsuits may be filed in the US against foreign companies whose operations in Cuba make use of property confiscated from American firms during the 1950s revolution. Executives of such firms could be barred from the US.

Canada is one of the largest foreign investors in Cuba, and a Toronto-based mining company, Sherritt International, has become the first target of the visa-ban provision of Helms-Burton.

The legislation introduced on Monday stipulates that Canada will not recognise court rulings issued in accordance with Helms-Burton and will not help collect judgments issued against Canadian firms. The bill would allow Canadian firms to file counter-suits against Canadian subsidiaries of US firms that make use of Helms-Burton to pursue damages.

The bill would also make it possible for the Canadian government to fine Canadian firms that knuckle under to the provisions of the Helms-Burton law.

Canada has been joined by Mexico and western Europe in vigorously opposing the US legislation. The uproar appeared to be a factor in Mr Clinton's decision in July to waive the lawsuit provision of Helms-Burton until after the November presidential election. — AP

Flaws in Clinton's quick fix on Iraq 3

Romania's Gypsies take their revenge 5

Labour hints at split with unions 9

World Bank faces aid crisis 13

Russia seeks more 21  
Heroine Mothers

Austria	AS 30	Manx	45c
Belgium	BF 76	Netherlands	ƒ 4.75
Denmark	DK 16	Norway	NK 16
Finland	FM 10	Portugal	E300
France	FF 13	Saudi Arabia	SR 4.50
Germany	DM 4	Spain	P 900
Greece	DR 100	Sweden	SK 18
Italy	L 3,000	Switzerland	SF 3.30



Bossi's secessionists defy Rome

John Hooper in Venice

HUNDREDS of thousands of Italians turned out to demonstrate for and against the unity of their country at the weekend as the leader of the Northern League, Umberto Bossi, gave the government one year in which to meet his demands for a formal division between north and south.

More than 50 years ago, its leader's 12-month ultimatum threats to cast a shadow over politics and to renew uncertainty.

Padania, solemnly proclaim that Padania is a federal, independent and sovereign republic.

China has ordered a halt to unsanctioned protests against Japan's claim to sovereignty over a cluster of tiny islands in the East China Sea.

The Week

China has ordered a halt to unsanctioned protests against Japan's claim to sovereignty over a cluster of tiny islands in the East China Sea.

Separatist militants attacked polling stations, and protesters mounted a state-wide strike as India's troubled Jammu and Kashmir state held the second phase of local elections.

United States bill denying federal recognition to same-sex marriages and letting states refuse to sanction such unions licensed in other states won final congressional approval from the Senate.

The Russian president, Boris Yeltsin, has handed the prime minister, Viktor Chernomyrdin, partial control of key ministries as he prepares for heart surgery.

The United Nations Secretary-General, Boutros Boutros-Ghali, has vowed to defy US resistance and fight to the bitter end for a second term.

A 22-year-old unemployed Australian, Aaron Martin, was charged in a Sydney court with beating to death British tourist Brian Hagland at Bondi Beach earlier this month.

The leader of Spain's Communist Party has called for the monarchy to be abolished, raising the republican banner and breaking an embargo on discussion of the constitution since the death of Franco and introduction of democracy nearly 20 years ago.

With no ports and no coastline to defend since allowing Eritrea's independence in 1993, Ethiopia is putting its navy up for sale.

Colombia's vice-president, Humberto de la Calle, resigned. He said the president, Ernesto Samper, should also step down because he lacked credibility.

McGeorge Bundy, national security adviser to Presidents Kennedy and Johnson, has died aged 77.

OJ Simpson's civil trial over causing the wrongful death of his ex-wife and a friend began in Santa Monica, California.

Tupac Shakur, the controversial actor and rapper who sold millions of records in the US, has died at the age of 25 from gunshot wounds suffered in a drive-by shooting in Las Vegas.

Nato opens its arms to Russia

John Palmer in Brussels

NATO governments are to offer Russia an unprecedented partnership in jointly managing Europe's security, in return for a limited expansion by the alliance to include countries in central Europe, according to senior officials in Brussels.



The skeletal, swollen-bellied children discovered in the western Liberian town of Tubmanburg show some of the worst symptoms of malnutrition seen in almost seven years of civil war, aid workers say.

India defies UN vote for global test ban

Mark Tran in New York

The United Nations General Assembly last week voted to approve the draft global nuclear test ban treaty, but India fulfilled its threat to vote against the text, dismissing it as a "worthless piece of paper".

The Indian representative, Arundhati Ghose, told the assembly. Before the vote, an Indian foreign ministry official said: "As the CTBT text stands, it cannot go into force without India's acceptance."

India's ambassador to the UN, Prakash Shah, argued that computer simulation and laser tests could "open the way to fourth-generation nuclear weapons testing even without explosive testing."

Standard Chartered bank offshore

I do bank offshore. I don't have instant access to my money. Do I need the International Debit Card from Standard Chartered or don't I? If you keep money offshore, you may have all the confidence of knowing it is in a secure environment...

Romania's Gypsies turn to ethnic terror

Like most of the peasants in her village, Anna Filip was born, raised and widowed on the scrap of land in the Transylvanian foothills where she kept chickens and grew a little fruit, until two weeks ago.

Standard Chartered bank offshore

Do I need the International Debit Card from Standard Chartered or don't I? If you keep money offshore, you may have all the confidence of knowing it is in a secure environment...

Romania's Gypsies turn to ethnic terror

Ed Vulliamy in Sighisoara

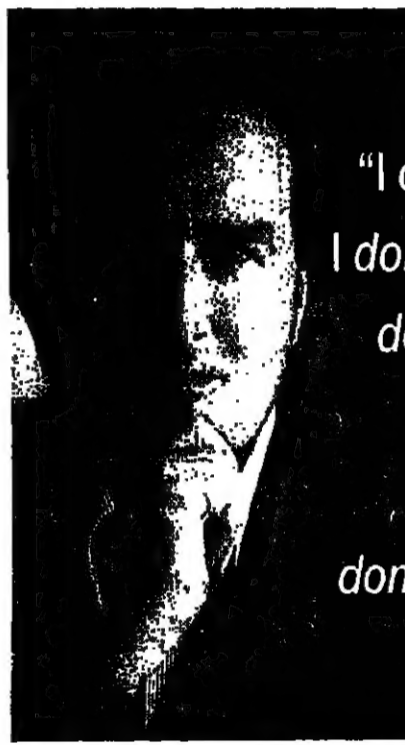
Like most of the peasants in her village, Anna Filip was born, raised and widowed on the scrap of land in the Transylvanian foothills where she kept chickens and grew a little fruit, until two weeks ago.

Germans leave, it can continue unabated beneath the unseeing eye of an apathetic Romania. At best, it seems the churches will become barely-visited museums. They could also become ruins.

It was to such a church in Dealu Frumos that Anna Filip, aged 74, went to worship recently, only to return home to find all her chickens gone.

The pastor, Andreas Funk, locks the heavy door behind him as he enters the grounds between the outer wall and that of the church. "The Gypsies have already broken in once and stolen things from the yard. One of the churches around here lost its baptismal font the other day... In three years, my congregation has

gone from 600 to 40. Those that remain are all old, and soon they will go too because they cannot defend themselves against the Gypsies."



I do bank offshore. I don't have instant access to my money. Do I need the International Debit Card from Standard Chartered or don't I? If you keep money offshore, you may have all the confidence of knowing it is in a secure environment...

Advertisement for Standard Chartered International Debit Card. The card bears the VISA symbol, allowing you to withdraw local currency from over 240,000 24-hour VISA cash machines around the globe and to make direct payments from your offshore bank account for goods and services at over 12 million outlets worldwide.

Handwritten Arabic script: "لا إله إلا الله محمد رسول الله"



The Week in Britain James Lewis

Norma breaks rank with John over privacy laws

NORMA MAJOR, the wife of the Prime Minister, suggested this week that there should be a new privacy law to protect people like her...

Complaining that staff morale was increasingly difficult to maintain, Mr Tilt said that about 1,500 senior staff were leaving at the end of this month under a voluntary redundancy programme...

LONG-RUNNING row over allegations of corruption and mismanagement took a new twist when 15 Labour councillors in the London borough of Hackney resigned their party membership...

Prime Ministers' wives are not often the subjects of TV interviews, but Mrs Major has been with her husband on the campaign trail in recent weeks and Tory image-makers hope voters may identify more with her homely, down-to-earth approach...

THERE are now up to 1.5 million "problem gamblers" in Britain, including more than 500,000 who can be classed as "pathological or compulsive", according to research commissioned by the Home Office...

THE POSTAL workers' union stepped up its industrial action against Royal Mail by calling another 24-hour strike...

The Government responded by threatening to suspend, for a further three months, the Royal Mail's statutory monopoly on carrying letters costing under £1...

The dispute has reached deadlock, after two years of negotiation, over Royal Mail's determination to introduce American-style "team working" in which team members would do the work of absent colleagues...

BRITAIN'S prison population is rising so rapidly that a new prison is needed every three weeks according to the director-general of the Prison Service, Richard Tilt...

Adam Sweeting enjoys Hyde Park as the Last Night of the Proms goes open-air



THERE'S an amazing sense of community and good nature here," effused compere Sheridan Morley, to cover the gaps while scene-shifters showed pianos and music stands around the Hyde Park stage in London...

for the first time, disappointed applicants were offered an alternative. For £7.50, punters could sit in Hyde Park, watch a parallel Proms first half devised for open-air consumption...

The Proms In The Park experiment was further proof that it's virtually impossible to disentangle how much the British public loves music, and how much it is simply keen to chuck refreshments in the back of the car and spend the day in a field...

PHOTOGRAPH GAWISH

IRA calls rare convention

THE fate of the Northern Ireland Troubles could be decided within a month, it was learned this weekend when security sources on both sides of the Irish border revealed that the IRA has called a rare meeting of its supreme authority, the General Army Convention...

The convention — to which representatives of all the IRA's units, commands, brigades and battalions as well as figures from its executive committee, army council and general headquarters staff will attend — may be preceded by further attacks on high-profile targets in England...

You have to ask why British military intelligence are putting out these speculative reports. It's to cause confusion in republican ranks and it's not helpful...

armed campaign could equally swing a convention. In Belfast, senior police officers believe the republican leadership favours ending the IRA campaign, but has been meeting resistance...

Shock horror as Oasis agree to stay together

"OASIS split shock" (or was it "Oasis shock split"?) the black letter bill said Thursday on a stand in Market Street presided over by Kevin Barnes, the loudest vendor in Manchester...

walked out half-way through an American tour and flown home. The whispers were aimed at actress Patsy Kensit, Liam's girlfriend. She has been married to musicians before, and their bands ran into trouble...

ica, which has resulted in the tour being pulled two-thirds of the way through. It is unlikely that immediate touring commitments will be fulfilled...

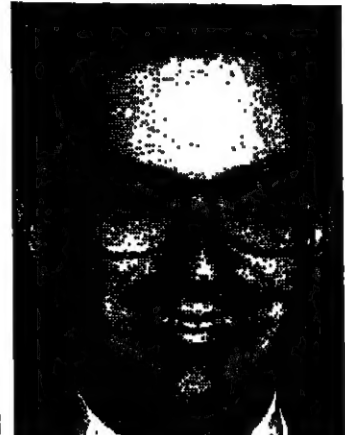
Vertical text on the left margin: "The Week in Britain"



Blair caught in trade union split controversy

PERMANENT rupture between Labour and the trade unions, a relationship that has shaped British politics for most of this century, is in sight after senior party sources acknowledged that the historic link could be severed after the next election...

After Stephen Byers, Labour's employment spokesman, briefed journalists at the TUC in Blackpool on how a Labour government might respond to public sector strikes, sources close to Mr Blair emphasised that Labour-union relationship would continue to change and acknowledged that cutting the ties over time was an option...



Stephen Byers: briefed lobby journalists at Blackpool

whether the unions would still have their places on Labour's national executive and vote at party conference at the end of a first term in office. He would say only that there were "no plans at the moment" to break the alliance which has put organised labour and class-based politics centre stage since the party's foundation...

the public sector and a requirement to re-ballot where an employer makes a "significant" new offer. That was followed by a spate of rebuttals and counter-briefings. But there was also little doubt that Labour politicians had gone to the TUC to provoke a high-profile row...

"That risk might be worth taking if today's vote put extra money into the purses and pockets of the low paid. But surely no one believes we should run that risk for the sake of putting a few extra lines into the Congress report, or to give a bit of publicity to Arthur's new and very exclusive political party..."

Comment, page 12

Labour restores poll lead

CONSERVATIVE hopes that the Government's summer recovery would continue into the autumn were dashed last week as Labour reopened a 15-point lead in the latest opinion poll...

and others 5 (up 2). Labour's lead is up three points compared with August. On the unadjusted figures — which take no account of voters' reluctance to admit to supporting the Conservatives — the September results show Labour on 51 per cent (up 1), Conservatives 28 (down 2), Liberal Democrats 15 (down 3), and others 5 (up 2). Labour's lead is up 3...



People do crazy things. But you know your pension plan should be flexible, portable and low cost.

It's crazy to work hard for a living without securing a pension that will give you a comfortable retirement — and it's mad not to choose a pension plan that doesn't fit in with the way you work...

Heads seek right to expel

HEAD teachers have demanded, sweeping powers to expel troublesome pupils without interference from "emotional" school governors...

make a fresh judgment about the facts, only check that the head teacher followed correct procedures. Mr Hart condemned the "judicious situation" at Manton, where governors overruled the head's decision to expel 10-year-old Matthew Wilson...

Advertisement for THE EQUITABLE LIFE insurance company, including a form for requesting more information.



# WIN A FORTUNE WITH 15 FREE POOLS ENTRIES



**TELEPHONE**  
 (+44) 151 524 1234  
 (quoting promotion code 76545, your 3 sets of numbers and your credit card details. Playing the Pools has never been easier. Simply phone your entry and sit back and relax.)

That's right - at Vernons we're giving you an outstanding opportunity to play the British Pools and win a fortune - no matter where you live. We're delighted to offer you 3 pools entries for the price of 2 over the next 15 weeks with this special international coupon. For only £1.50 per week you can now play 2 lines and get a 3rd line absolutely FREE - that's a great saving of £11.25 over 15 weeks.

**IT'S MORE LIKELY WITH VERNONS**  
 More and more people, all over the world, are turning to Vernons to win their fortune, with more chances for their money. We offer you a realistic, value for money chance at the jackpot, with thousands of happy customers from all corners of the earth sharing in a large pay out on the Pools every week. So, for a real sporting chance play Vernons Pools today!

**IT'S SO EASY TO PLAY**  
 Playing with Vernons overseas couldn't be easier - simply choose 3 entries of 11 numbers (from 1-49) and mark them in the columns provided. Remember - one of these columns is FREE for 15 whole weeks. Once you've made your selection

## UPHOLD A GREAT BRITISH TRADITION - PLAY VERNONS TODAY!

**3 ENTRIES FOR THE PRICE OF 2 SAVE £11.25**

### FREE ENTRIES TO WIN YOUR FORTUNE

**TELEPHONE (+44) 151 524 1234**  
 OR FAX (+44) 151 525 7363  
 OR POST THIS COUPON TO  
 Vernons Pools, Overseas Dept., Fortune House, Liverpool X, L68 1AA, England.

**STEP 1** SELECT YOUR NUMBERS. Choose 3 entries of 11 numbers from 1 to 49, and place them in the entry columns. No number should be repeated in any one column. And remember those numbers are entered for fifteen whole weeks.

**STEP 2** CHOOSE HOW YOU WANT TO PAY.  
 Total payment due is £22.50 (for 15 weeks).  
 EITHER  I enclose a cheque (sterling only).

Cheque No: \_\_\_\_\_  
 Please make your cheque payable to Vernons Pools and write your name and address on the back.

OR  Charge my Visa/Access/MasterCard/American Express Card.  
 Please enter your Credit Card number below.

Credit Card expiry date: \_\_\_\_\_  
 Signature \_\_\_\_\_

**STEP 3** COMPLETE YOUR NAME AND ADDRESS

Mr/Mrs/Miss/Ms \_\_\_\_\_  
 Address \_\_\_\_\_  
 \_\_\_\_\_  
 Country \_\_\_\_\_  
 Signature (I am over 18) \_\_\_\_\_

Winning customers who prefer no publicity mark X here.

**TERMS AND CONDITIONS**  
 I agree to Vernons current football pool rules. For full details of terms and conditions please send an SAE to the address above.

**DATA PROTECTION**  
 You may receive further offers through the post from us or other carefully selected companies, which may interest you. If you do not wish to receive such offers, please tick this box.

**NOTICE FOR EXISTING PLAYERS** Players' Points cannot be transferred from existing entries.

## Muslims Afraid to Vote in East Bosnia

**John Pomfret in Konjic, Polje**  
**T**HE LAST TIME Harija Cozic saw the rolling hills of eastern Bosnia was July 11, 1995. After Serb forces rampaged through the town of Srebrenica, Cozic and more than 30,000 Muslim women, children and elderly people were packed into buses and flamed trucks and expelled to territory held by the Muslim-led Bosnian government.

For the last four miles of the trip, they were forced to walk. A trail of tears snaked through the countryside. Meanwhile, Serb gunmen are believed to have slaughtered up to 8,000 Muslim men caught in and around Srebrenica, allegedly on the orders of their military chief, Gen. Ratko Mladic. One of them was Cozic's brother. Another was her father. Another was her cousin. Another was her uncle.

Last Saturday, Cozic, dressed in her somewhat threadbare Sunday best, returned to a war-ravaged field west of Bratunac, her home town, to vote in Bosnia's nationwide elections. At a polling station in a burned-out, two-story house that used to belong to a Muslim, now dead, Cozic cast her ballot with quiet dignity.

Serb policemen surrounded the site, Cozic and several other Muslims identified some of them as the gunmen who had driven them out of their homes in Bratunac in 1992, forcing them to take refuge in doomed Srebrenica, which is about six miles south. A platoon of U.S. Army military police stood by in case of trouble.

One of the Muslim women picked a bouquet of wildflowers after casting her vote. "I'll dry these and think of home all winter," said Zehra Ferhadbegovic, 49, an electrical engineer, with tears in her eyes.



A woman and child sit by election posters in Sarajevo. Despite the full deployment of NATO troops there was a poor Muslim voter turnout in Serb-held parts of Bosnia.

As many as 8,000 Muslims from around Srebrenica and the neighboring town of Bratunac had been expected to return on Saturday to vote. But as of late Saturday afternoon only two buses, carrying 31 people altogether, had arrived from Muslim-held ground. Indeed, throughout Bosnia, the number of people crossing from the Muslim-Croat federation to the Serb side was far less than expected.

Western election officials had predicted that between 30,000 and 110,000 people would cross the lines. In all, only 350 to 400 buses, carrying no more than 20,000 people, did so. Those low numbers seemed to cheer Bosnian Serb officials, who had spent the war trying to carve out a separate state.

"That means they'll never come home," said a Serb policeman who identified himself only as Brane but acknowledged that he had forced some of those very voters from their homes.

There are several reasons why so few people joined Cozic in her courageous trip into the Serb stronghold. First, in August, the Organization for Security and Cooperation in Europe (OSCE), which is supervising Bosnia's elections, postponed a key part of them - voting for municipal offices - because ultranationalist Serbs had engaged in widespread electoral fraud.

Bosnia's municipal elections are particularly important to people ex-

pelled from areas where they used to be in the majority, like the Muslims of eastern Bosnia. In theory, when these elections occur, Muslims will be able to return to such areas and elect their local representatives, in effect overturning at the ballot box the Serb's military victory.

Thus, Western officials hypothesized that Muslims are waiting for the municipal voting - which will probably be held in November - to cross the lines.

But other reasons point to bad organization, which was wracked the OSCE's electoral work over the past nine months.

Serbs, in consultation with the OSCE, picked out two polling stations that were "recommended" for the Muslims around Srebrenica. Serb police declared they would not guarantee Muslim voters security elsewhere.

One station was here in Konjic Polje, across the street from a mass

grave, in the heart of the Serb's killing fields. The other location was even stranger - Zatica, a muddy village whose name, in English, means jaundice.

There the polling station sat in a garage more than 300 feet from the main road. Voters would have to negotiate a slippery, muddy trail that at times ran perilously close to a raging river, swollen with last week's rains. Then they would have to deal with Miro Pejic, Pejic is the chief of the Zatica polling station, approved for his post by the OSCE.

As a practical joke, Pejic and his colleagues, five other Serb men, had placed several pigs in a room next to the polling station. As they waited for Muslims to arrive, the men giggled and cursed as the pigs squealed and oinked. Pork is shunned by followers of Islam.

"I guess all the Turks are dead," Pejic said, enjoying a Serb slur for Bosnia's Muslim men. "Anyway, I

want some fresh meat. My wife gave birth 20 days ago, so I'm not allowed sex at home. Maybe a young Muslim girl will give me what I need. After she votes, of course."

His colleagues laughed uproariously. Pejic turned serious, though, when the talk turned to politics. One of the candidates for the presidency of the Serb half of Bosnia was not a real citizen, so he should not be on the ballot, Pejic declared.

That candidate is Nedžad Dzuric, a Muslim.

"Why wasn't he a real citizen?" "Because he's not living here," Pejic said.

But Dzuric was expelled by Serb gunmen. "He's still not a citizen," Pejic said.

But why? "Because he's a Turk," Pejic said. Only one Muslim voted on Saturday at Pejic's station.

## Fraud Over Chemical Weapons

**OPINION**  
**Lally Weymouth**

**I**F THE Clinton administration succeeds in persuading the Senate to ratify the Chemical Weapons Convention, the mere fact of a new treaty will not help the United States combat the spread of this weapon of mass destruction.

Indeed, this particular treaty may do the reverse: Some of the treaty's opponents argue convincingly that it would actually increase the trade in chemical agents with military application.

Certainly, it would facilitate the establishment of an unnecessary international regulatory agency with unlimited police powers over thousands of U.S. companies that produce chemicals that could be used to make weapons.

Sen. Jon Kyl, R-Arizona, agrees with the majority staff of the Senate Committee on Foreign Relations: Of course a verifiable treaty that achieved real reductions in chemical weapons would serve U.S. national security interests. But, argues Kyl, this treaty isn't verifiable. Nor would

it reduce the chemical arsenals in countries U.S. officials deem most likely to use such war tools against America and its allies: Libya, Syria, North Korea and Iraq. Not surprisingly, these rogue states have refused to sign on to the regime.

In fact, not one country of concern to the United States on the chemical-weapons front has ratified this convention: not the People's Republic of China, Iran, Cuba or even Russia, which has signed but not ratified and is said to possess one of the most sophisticated chemical arsenals in the world.

Treaty proponents argue that the convention would enable the United States to gather intelligence on other countries' chemical-weapons programs. But Sen. Kyl calls such benefits "marginal," and says, "It's not worth the price."

If the treaty is ratified, moreover, the United States will have to pick up a considerable part of the setup costs of a massive new international regulatory body in the Hague. This superagency would be empowered to subject U.S. businesses to routine or "challenge" inspections of sites that allegedly might contain chemi-

cal weaponry or its key ingredients. The inspection teams that will enter U.S. plants if this convention is ratified could have representatives from states such as France and Japan, for example, that practice industrial espionage. Ironically, Washington also will have to foot some of the bills for these inspections, which experts believe may violate the constitutional rights of U.S. companies and citizens. American companies also would have to provide continuing, time-consuming reports.

Negotiations on the treaty began under President Reagan; the accord was seen then as a verifiable, global ban on chemical weapons. As time passed, the purposes changed. Arms-control experts concluded that constitutional rights clashed with the need to verify. There would have to be a compromise. The balance that was struck, according to Kyl, adversely affects the United States: While the convention doesn't catch and punish many countries that have secret chemical-weapons programs, it ends up imposing heavy costs and constitutional burdens on the United States.

Others who are not running for office have also cited these views, but we think there are strong arguments against them. The treaty does not immediately

reach the rogues, but it does create a legal and political framework in which they can be better isolated and pursued.

Dole cites the situation of American chemical companies, which, he believes, would suffer under unacceptably intrusive inspection obligations.

But the companies themselves have greeted the treaty as a welcome and bearable liberation of their exports from the onus of contributing to rogue chemical stocks.

The treaty has been pulled, not killed. In other political circumstances, it can be sent back to the Senate. But meanwhile the ratifications of other states will bring it into effect. As a result, the American government will be frozen out of the treaty's initial application - this can only warm the poison-gas crowd - and the American chemical industry will risk a cut-off of tens of billions of dollars in exports.

We don't believe that's in the United States' national interest, or Dole's, for that matter.

Japan is life





# WIN A FORTUNE WITH 15 FREE POOLS ENTRIES



That's right - at Vernons we're giving you an outstanding opportunity to play the British Pools and win a fortune - no matter where you live. We're delighted to offer you 3 pools entries for the price of 2 over the next 15 weeks with this special international coupon. For only £1.50 per week you can now play 2 lines and get a 3rd line absolutely FREE - that's a great saving of £11.25 over 15 weeks.

**IT'S SO EASY TO PLAY**  
Playing with Vernons overseas couldn't be easier - simply choose 3 entries of 11 numbers (from 1-49) and mark them in the columns provided. Remember - one of these columns is FREE for 15 whole weeks. Once you've made your selection you can either telephone your entry on (+44) 151 524 1234 quoting promotion code 78545, or post your coupon to the address below. We'll acknowledge receipt of your entry, check your numbers each week and send your winnings promptly.

**IT'S MORE LIKELY WITH VERNONS**  
More and more people, all over the world, are turning to Vernons to win their fortune, with more chances for their money. We offer you a realistic, value for money chance at the jackpot, with thousands of happy customers from all corners of the earth sharing in a large pay out on the Pools every week. So, for a real sporting chance play Vernons Pools today!

## UPHOLD A GREAT BRITISH TRADITION - PLAY VERNONS TODAY!

3 ENTRIES FOR THE PRICE OF 2 SAVE £11.25

### FREE ENTRIES TO WIN YOUR FORTUNE

TELEPHONE (+44) 151 524 1234 OR FAX (+44) 151 525 7363 OR POST THIS COUPON TO Vernons Pools, Overseas Dept., Fortuna House, Liverpool X, L8B 1AA, England.

**STEP 1** SELECT YOUR NUMBERS. Choose 3 entries of 11 numbers from 1 to 49, and place them in the entry columns. No number should be repeated in any one column. And remember those numbers are entered for fifteen whole weeks.

**STEP 2** CHOOSE HOW YOU WANT TO PAY. Total payment due is £22.50 (for 15 weeks). EITHER  I enclose a cheque (sterling only).

Cheque No: \_\_\_\_\_  
Please make your cheque payable to Vernons Pools and write your name and address on the back.

OR  Charge my Visa/Access/MasterCard/American Express Card. Please enter your Credit Card number below.

Credit Card expiry date: \_\_\_\_\_ Signature \_\_\_\_\_

**STEP 3** COMPLETE YOUR NAME AND ADDRESS

Mr/Mrs/Miss/Ms \_\_\_\_\_  
Address \_\_\_\_\_  
Country \_\_\_\_\_  
Signature (I am over 16) \_\_\_\_\_

Winning customers who prefer no publicity mark X here.

**TERMS AND CONDITIONS**  
I agree to Vernons current football pool rules. For full details of terms and conditions please send an SAE to the address above.

**DATA PROTECTION**  
You may receive further offers through the post from us, or other carefully selected companies, which may interest you. If you do not wish to receive such offers, please tick this box.

**NOTICE FOR EXISTING PLAYERS** Players' Points cannot be transferred from existing entries.

## Muslims Afraid to Vote in East Bosnia

**John Pomfret in Konjic, Polje**  
**T**HE LAST TIME Harija Cozic saw the rolling hills of eastern Bosnia was July 11, 1995. After Serb forces rampaged through the town of Srebrenica, Cozic and more than 30,000 Muslim women, children and elderly people were packed into buses and flatbed trucks and expelled to territory held by the Muslim-led Bosnian government.  
For the last four miles of the trip, they were forced to walk. A trail of tears snaked through the countryside. Meanwhile, Serb gunmen are believed to have slaughtered up to 8,000 Muslim men caught in and around Srebrenica, allegedly on the orders of their military chief, Gen. Ratko Mladic. One of them was Cozic's brother. Another was her father. Another was her cousin. Another was her uncle.  
Last Saturday, Cozic, dressed in her somewhat threadbare Sunday best, returned to a war-ravaged field west of Bratunac, her home town, to vote in Bosnia's nationwide elections. At a polling station that used to belong to a Muslim, now dead, Cozic cast her ballot with quiet dignity.  
Serb policemen surrounded the site. Cozic and several other Muslims identified some of them as the gunmen who had driven them out of their homes in Bratunac in 1992, forcing them to take refuge in doomed Srebrenica, which is about six miles south. A platoon of U.S. Army military police stood by in case of trouble.  
One of the Muslim women picked a bouquet of wildflowers after casting her vote. "I'll dry these and think of home all winter," said Zehra Ferhatbegovic, 49, an electrical engineer, with tears in her eyes.



A woman and child sit by election posters in Sarajevo. Despite the full deployment of NATO troops there was a poor Muslim voter turnout in Serb-held parts of Bosnia.

"This was my vote to come home," she said.  
Directly across from the polling place, in a verdant valley amid rolling hills, lay a mass grave from which international war crimes investigators exhumed more than 80 bodies earlier this year. They had all been shot in the back of the head. All were believed to have come from Srebrenica.  
As many as 8,000 Muslims from around Srebrenica and the neighboring town of Bratunac had been expected to return on Saturday to vote. But as of late Saturday afternoon only two buses, carrying 31 people altogether, had arrived from Muslim-held ground. Indeed, throughout Bosnia, the number of people crossing from the Muslim-Croat federation to the Serb side was far less than expected.  
Western election officials had predicted that between 30,000 and 110,000 people would cross the lines. In all, only 350 to 400 buses, carrying no more than 20,000 people, did so. Those low numbers seemed to cheer Bosnian Serb officials, who had spent the war trying to carve out a separate state.  
"That means they'll never come home," said a Serb policeman who identified himself only as Brane but acknowledged that he had forced some of those very voters from their homes.  
There are several reasons why so few people joined Cozic in her courageous trip into the Serbs' stronghold. First, in August, the Organization for Security and Cooperation in Europe (OSCE), which is supervising Bosnia's elections, postponed a key part of them - voting for municipal offices - because ultranationalist Serbs had engaged in widespread electoral fraud.  
Bosnia's municipal elections are particularly important to people ex-

posed from areas where they used to be in the majority, like the Muslims of eastern Bosnia. In theory, when these elections occur, Muslims will be able to return to such areas and elect their local representatives, in effect overturning at the ballot box the Serbs' military victory. Thus, Western officials hypothesized that Muslims are waiting for the municipal voting - which will probably be held in November - to cross the lines.  
But other reasons point to bad organization, which was wracked the OSCE's electoral work over the past nine months.  
Serbs, in consultation with the OSCE, picked out two polling stations that were "recommended" for the Muslims around Srebrenica. Serb police declared they would not guarantee Muslim voters security elsewhere.  
One station was here in Konjic, Polje, across the street from a mass

grave, in the heart of the Serbs' killing fields. The other location was even stranger - Zutica, a muddy village whose name, in English, means jaundice.  
There the polling station sat in a garage more than 300 feet from the main road. Voters would have to negotiate a slippery, muddy trail that at times ran perilously close to a raging river, swollen with last week's rains. Then they would have to deal with Mira Pejic. Pejic is the chief of the Zutica polling station, approved for his post by the OSCE.  
As a practical joke, Pejic and his colleagues, five other Serb men, had placed several pigs in a room next to the polling station. As they waited for Muslims to arrive, the men giggled and cursed as the pigs squealed and oinked. Pork is shunned by followers of Islam.  
"I guess all the Turks are dead," Pejic said, enjoying a Serb slur for Bosnia's Muslim men. "Anyway, I want some fresh meat. My wife gave birth 20 days ago, so I'm not allowed sex at home. Maybe a young Muslim girl will give me what I need. After she votes, of course."  
His colleagues laughed uproariously.  
Pejic turned serious, though, when the talk turned to politics. One of the candidates for the presidency of the Serb half of Bosnia was not a real citizen, so he should not be on the ballot, Pejic declared.  
That candidate is Nedko Dzuric, a Muslim.  
"Why wasn't he a real citizen?"  
"Because he's not living here," Pejic said.  
But Dzuric was expelled by Serb gunmen.  
"He's still not a citizen," Pejic said.  
But why?  
"Because he's a Turk," Pejic said.  
Only one Muslim voted on Saturday at Pejic's station.

## Fraud Over Chemical Weapons

**OPINION**  
**Lally Weymouth**

**I**F THE Clinton administration succeeds in persuading the Senate to ratify the Chemical Weapons Convention, the mere fact of a new treaty will not help the United States combat the spread of this weapon of mass destruction.  
Indeed, this particular treaty may do the reverse: Some of the treaty's opponents argue convincingly that it would actually increase the trade in chemical agents with military application.  
Certainly, it would facilitate the establishment of an unnecessary international regulatory agency with unlimited police powers over thousands of U.S. companies that produce chemicals that could be used to make weapons.  
Sen. Jon Kyl, R-Arizona, agrees with the majority staff of the Senate Committee on Foreign Relations: Of course a verifiable treaty that achieved real reductions in chemical weapons would serve U.S. national-security interests. But, argues Kyl, this treaty isn't verifiable. Nor would

it reduce the chemical arsenals in countries U.S. officials deem most likely to use such war tools against America and its allies: Libya, Syria, North Korea and Iraq. Not surprisingly, these rogue states have refused to sign on to the regime.  
In fact, not one country of concern to the United States on the chemical-weapons front has ratified this convention: not the People's Republic of China, Iran, Cuba or even Russia, which has signed but not ratified and is said to possess one of the most sophisticated chemical arsenals in the world.  
Treaty proponents argue that the convention would enable the United States to gather intelligence on other countries' chemical-weapons programs. But Sen. Kyl calls such benefits "marginal," and says, "It's not worth the price."  
If the treaty is ratified, moreover, the United States will have to pick up a considerable part of the setup costs of a massive new international regulatory body in the Hague. This superagency would be empowered to subject U.S. businesses to routine or "challenge" inspections of sites that allegedly might contain chemi-

cal weaponry or its key ingredients.  
The inspection teams that will enter U.S. plants if this convention is ratified could have representatives from states such as France and Japan, for example, that practice industrial espionage. Ironically, Washington also will have to foot some of the bills for these inspections, which experts believe may violate the constitutional rights of U.S. companies and citizens. American companies also would have to provide continuing, time-consuming reports.  
Negotiations on the treaty began under President Reagan; the accord was seen then as a verifiable, global ban on chemical weapons. As time passed, the purposes changed. Arms-control experts concluded that constitutional rights clashed with the need to verify. There would have to be a compromise: The balance that was struck, according to Kyl, adversely affects the United States: While the convention doesn't catch and punish many countries that have secret chemical-weapons programs, it ends up imposing heavy costs and constitutional burdens on the United States.

## Dole's Treaty Turnabout

**EDITORIAL**

**F**OR THE better part of a decade then-Senator Robert Dole was a part of the legion of Republicans, including President Ronald Reagan and President George Bush, James Baker and Brent Scowcroft, who supported writing a treaty to outlaw poison gas.  
Last week, on the eve of a Senate vote on ratification, Dole indicated that he had changed his mind.  
It is hard to believe the political campaign had nothing to do with the candidate's flip-flop, although Dole does cite reasons. He suggests he had reservations about the treaty's coverage - the rogue states that are its prime target will surely reject it - and about its enforceability, which under the best of circumstances will not be foolproof.  
Others who are not running for office have also cited these views, but we think there are strong arguments against them. The treaty does not immediately reach the rogues, but it does create a legal and political framework in which they can be better isolated and pursued.  
Dole cites the situation of American chemical companies, which, he believes, would suffer under unacceptably intrusive inspection obligations.  
But the companies themselves have greeted the treaty as a welcome and bearable liberation of their exports from the onus of contributing to rogue chemical stocks.  
The treaty has been pulled, not killed. In other political circumstances, it can be sent back to the Senate. But meanwhile the ratifications of other states will bring it into effect. As a result, the American government will be frozen out of the treaty's initial application - this can only warm the poison-gas crowd - and the American chemical industry will risk a cutoff of tens of billions of dollars in exports.  
We don't believe that's in the United States' national interest, or Dole's, for that matter.

Special to Life

















Cricket Sunday League

Surrey enjoy a stroll in the gardens

David Foot in Cardiff

NOTHING could look less like The Oval than Sophia Gardens with its parkland aura and sheer Celtic cosiness.

Surrey won with almost embarrassing ease by seven wickets with just over seven overs left. It was the first time they had carried off any kind of title for 14 years.

Football Premiership: Leicester City 0 Liverpool 3

King Berger is off to a sizzling start

Paul Weaver

ROY EVANS, the Liverpool manager, had warned that Patrik Berger was not so much knocking on the first-team door as threatening to smash it down.

Berger, a £3 million signing from Borussia Dortmund, had made only one brief appearance this season. At Leicester, he replaced Collymore, perhaps for good, at half-time.

It was not only Collymore who struggled in the first half. Liverpool looked jaded following last week's trip to Finland.



Graham Thorpe, Martin Bicknell and Alec Stewart congratulate Adam Holloake on bowling Tony Cottie

Gilbert said: "In the end the match became a formality although it wasn't necessarily going to be easy on this wicket."

Win some, lose some in Europe

T WAS a week of mixed fortunes for British football clubs as they began their European campaign

In Zurich, a three-goal blitz by Swiss champions Grasshopper Zurich sank the Scottish champions Rangers.

AUSTRALIAN motorcyclist Michael Doohan claimed his third 500cc world title in a row after finishing second in the Catalonia Grand Prix on Sunday.

Surrey's chances of ending the season with a double were severely dented

Final table

Table with 6 columns: Team, P, W, L, D, Pt, N.Pts. Surrey (9), Nottinghamshire (11), Yorkshire (12), Warwickshire (2), Somerset (14), Northants (13), Middlesex (17), Worcestershire (3), Lancashire (4), Kent (1), Derbyshire (8), Leicestershire (7), Glamorgan (6), Sussex (10), Hampshire (18), Gloucestershire (16), Essex (5), Durham (16).

Surrey win on better net run-rates, in a close score-over minus runs conceded. Last season's positions in brackets.

Butcher disappeared in the 13th over and the revitalised Brown (41) in the 16th. Then Stewart, who survived a vicious first-ball lbw appeal, and Thorpe — caught with understandable carelessness with three to win — virtually steered

them home with not too much sweat expended.

What the new champions demonstrated was that their fragile "last furlong" temperament of recent years had been exorcised.

Three more wickets for Hollolake took him to 39 for the season, more than anyone in the Sunday competition.

Not all at the Cardiff ground were apparently intent on the cricket, though. Two seagulls copulating on the outfield proved a lengthy diversion

Happy ending... McColgan shows her delight at winning the Women's Elite Race in the Great North Run

Flying Scot McColligan bounces back in style

IZ McCOLLIGAN put the disappointment of the Olympic Games behind her on Sunday when she won the Great North Run in a dramatic finish.

MURRAY fell off the pace as she paid the price for her early enthusiasm. She eventually faded to fourth, nearly two minutes behind McColligan.

STEWART HOUSTON has been appointed manager of Queens Park Rangers. Houston, who quit as caretaker manager at Arsenal last week, has accepted a three-year contract with the west London club.

GUARDIAN WEEKLY September 22 1996

Athletics Great North Run



Happy ending... McColgan shows her delight at winning the Women's Elite Race in the Great North Run

Flying Scot McColligan bounces back in style

IZ McCOLLIGAN put the disappointment of the Olympic Games behind her on Sunday when she won the Great North Run in a dramatic finish.

Sport 31

Parnevik victorious as Montgomerie overheats

David Davies at St Nom la Bretèche

AT 10 minutes past noon on Sunday Colin Montgomerie launched his final round of the Trophée Lancôme with five successive birdies.

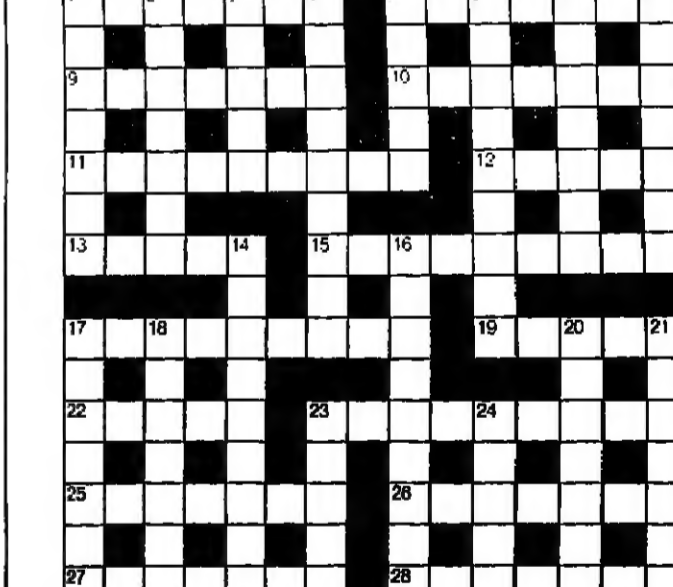
Just over four hours later, however, the situation was virtually reversed. Parnevik finished with a three-under 67 for a 12-under total of 268.

Things got worse at the 13th, where Parnevik fashioned a lovely faded second from the rough on to the green and Montgomerie, looking for the same shot, instead found a pull that ran through the green on the left.

Football results

- FA CARLING PREMIERSHIP: Arsenal 4, Sheffield Wed 1; Chelsea 1, Aston Villa 1; Coventry 2, Leeds 1; Derby County 1, Sunderland 0; Everton 1, Middlesbrough 2; Leicester 0, Liverpool 3; Manchester Utd 1, Nottingham Forest 1; Newcastle 2, Blackburn 1; Southampton 0, Tottenham 1; West Ham 0, Wimbledon 2. Leading positions: 1, Liverpool (played 6, points 14); 2, Manchester Utd (6-12); 3, Chelsea (8-12).

Cryptic crossword by Araucaria



- Across 1, 5 Steamy, fruity affair giving the government something to prove? (7, 7)

- 2, 18 An article on firm's inside, to be about a swimsuit? (7, 7)

Last week's solution ALIGHTS BRITAIN A L R B O W T ETNA IRRATIONAL T N P E A S L C I O T T O A I R S T R I P C L T Y R A HEADLIGHT GOING SPORT INTERESTS R H P O E PENOMANT POETRY C O T T O X R X E N O P H O B E S T R A P D R E E R C LEISURE ESTATES